

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

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IN RE

KIM M. GARBO

Debtor

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Chapter 7  
Case 21-11053

**CERTIFICATE OF SERVICE**

I, Christopher J. Tyrpak, certify that on April 6, 2022 I served true and correct copies of the Debtor's Affidavit in support of lien avoidance on the following parties by 1<sup>st</sup> Class Mail:

Joseph G. Frazier  
280 East Ave.  
Lockport, NY 14094

Office of the United States Trustee  
300 Pearl Street, Ste. 401  
Buffalo, NY 14202

Discover Bank  
Attn: Roger Hochschild, CEO  
2500 Lake Cooke Road  
Riverwoods, IL 60015

Kirschenbaum & Phillips PC  
40 Daniel St. Ste. 7  
POB 9000  
Farmingdale, NY 11735

/s/Christopher J. Tyrpak

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Christopher J. Tyrpak  
2560 Walden Ave. Ste. 112  
Cheektowaga, NY 14225  
716-288-9175